

**United States Bankruptcy Court  
Western District of Tennessee**

In re **Shantel Renee Ware**

Debtor(s)

Case No.  
Chapter

**13**

**CHAPTER 13 PLAN  
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S):	(H) <b>Shantel Renee Ware</b>	S.S.# <b>xxx-xx-9314</b>
	(W)	S.S.#
ADDRESS:	<b>4869 Owen Road</b>	
	<b>Memphis, TN 38122</b>	
PLAN PAYMENT:	Debtor(s) to pay \$ <b>109.00</b> (weekly, <del>every two weeks, semi-monthly</del> )	
PAYROLL DEDUCTION:	<b>YES</b> OR ( ) DIRECT PAY	
	BECAUSE:	
	FIRST PAYMENT DATE: <b>2/1/16</b>	
PLACE OF EMPLOYMENT:	<b>American Home Shield</b>	
ADMINISTRATIVE:	Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.	
		MONTHLY PLAN PMT.
AUTO INSURANCE:	( ) Not included in Plan ( ) Included in Plan	\$ <b>-NONE-</b>
CHILD SUPPORT:	Future support through Plan to	\$ <b>0.00</b>
	Child support arrearage amount	\$ <b>-NONE-</b>
PRIORITY CREDITORS:	<b>-NONE-</b>	\$ <b>-NONE-</b>
HOME MORTGAGE:	If no arrearage, ongoing payments are to be paid directly by the debtor(s).	
<b>SN Servicing Corporation</b>	Ongoing pmt. Begin	\$ <b>CURRENT</b>
	Approx. arrearage <b>16,725.00</b> Interest <b>0.00</b> %	\$ <b>300.00</b>
SECURED CREDITORS; (retain lien 11 U.S.C. Sec. 1325(a)(5))	VALUE	RATE OF
	COLLATERAL	INTEREST
<b>Ford Credit</b>	\$ <b>5,000.00</b>	<b>5.25</b> %
		\$ <b>73.00</b>

UNSECURED CREDITORS: Pay **TBD**% of these claims after above claims are paid or pay all disposable income for term of plan;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: **\$43,763.00**

TERMINATION: Plan shall terminate upon payment of the above, approximately **60** months.

**OTHER PROVISIONS:**

**Special Intentions:**

**MLG&W Credit Operations: Debtor will pay claim in full with contract rate of interest - codebtor is liable on claim.**

**Rejected Leases**

**-NONE-**

**Assumed Leases**

**-NONE-**

\*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. General unsecured creditors will receive **TBD**%

**DEBTOR'S ATTORNEY:**

**Michael W. Mitchell 13350  
Gentry, Arnold & Mitchell, PLLC  
5100 Poplar Avenue, Suite 2008  
Memphis, TN 38137-2008  
(901) 591-8800 Fax:(888) 492-4905**